

Caption in Compliance with D.N.J. LBR 9004-1(b)

Jacqueline R. Rocci, Esquire
340 Main Street
Metuchen, New Jersey 08840
Telephone: 732-321-1049

In Re:

Jannine Lynn Muniz



Order Filed on August 18, 2016
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 15-11271 CMG

Chapter: 13

Hearing Date: September 7, 2016

Judge: Christine M. Gravelle

ORDER APPROVING POST-PETITION FINANCING

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

DATED: August 18, 2016

Handwritten signature of Christine M. Gravelle in black ink.

Honorable Christine M. Gravelle
United States Bankruptcy Judge

THIS MATTER having come before the Court on the debtor's Motion to Approve Post-Petition Financing, and the Court having considered the debtor's motion and any opposition thereto, and good and sufficient cause appearing therefrom for the entry of this order, it is hereby

ORDERED that the debtor(s) be and hereby are allowed to refinance real property located at 75 Douglas Street, Fords, New Jersey 08863 pursuant to the terms outlined in the debtor's certification in support of the refinancing motion; and it is further

ORDERED that from the funds received in connection with the refinance, all liens on the property shall be paid in full, at closing; and it is further

ORDERED that debtor(s) are authorized to pay the usual and necessary costs and expenses of settlement; and it is further

ORDERED that the debtor shall:

- ☐ Satisfy all Plan obligations from financing proceeds
- ☒ Continue to make payments under the Plan as proposed or confirmed
- ☐ Modify the Plan as follows:

ORDERED that debtor's counsel shall be allowed a legal fee of \$ _____ for representation in connection with this motion, which is to be paid (**choose one**):

☐ at closing ☐ through the plan ☐ outside the plan;

and it is further

ORDERED that the chapter 13 trustee shall be provided with a copy of the HUD-1 settlement statement within seven (7) days of the closing of the refinance; and it is further

ORDERED that Fed. R. Bankr. P. 6004(h), which provides for a 14 day stay of this order,

☐ is applicable ☒ is not applicable

ORDERED that the following other provisions apply:

- a) If pre-petition arrears are capitalized into the loan modification, secured creditor shall amend its Proof of Claim within thirty (90) days of the date of this Order. Upon receipt of an amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
- b) If post-petition arrears are capitalized into the loan modification, secured creditor shall file an amended post-petition order within thirty (90) days of the date of this Order. Upon receipt of an amended post-petition order, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
- c) Debtors shall file an amended Schedule J and Modified Plan within twenty (20) days of this Order.

rev.8/1/15

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Jannine Lynn Muniz
Debtor

Case No. 15-11271-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Aug 18, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2016.

db +Jannine Lynn Muniz, 75 Douglas Street, Fords, NJ 08863-2236

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 20, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2016 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Jacqueline Rita Rocci on behalf of Debtor Jannine Lynn Muniz jacqueline@rocciesquire.com,
jrocci@optonline.net
Joshua I. Goldman on behalf of Creditor Quicken Loans Inc. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com

TOTAL: 6